

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Shawn C. Stroop  
Amy R. Stroop  
Debtors

Case No. 21-00708-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 03, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Shawn C. Stroop, Amy R. Stroop, 15 Ballast Ln., Stewartstown, PA 17363-8320
5400416	+ ACNB Bank, P.O. Box 3129, Gettysburg, PA 17325-0129
5429350	+ Anitra Walker, 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
5400422	+ BKZ, 217 E. Montgomery Ave., North Wales, PA 19454-2947
5400419	+ Bancorp, 409 Silverside Rd., Suite 105, Wilmington, DE 19809-1771
5400421	+ Best Version Media, PO Box 505, Brookfield, WI 53008-0505
5400423	+ Borough of Hanover, 235 Old Hanover Rd., Hanover, PA 17331-9017
5400428	+ CMC Properties, 4030 Mt. Carmel-Tobasco Rd., Suite 115, Cincinnati, OH 45255-3431
5400427	+ ClearPath Lending, Inc., 15615 Alton Pkwy #300, Irvine, CA 92618-7311
5400431	+ EIDL Loan, Processing and Dispersement Center, 14925 Kingsport Rd., Fort Worth, TX 76155-2243
5400432	+ Excelerate, 421 Fayetteville St., Suite 104, Raleigh, NC 27601-3010
5400433	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5400434	+ Hickory View, LLC, 5409 Hickory Rd., Stewartstown, PA 17363-7585
5400435	+ Hometown, PO Box 4454, Traverse City, MI 49685-4454
5400450	++ INTUIT INC C O CORPORATION SERVICE COMPANY, 251 LITTLE FALLS DRIVE, WILMINGTON DE 19808-1674 address filed with court.: Quick Books, 2700 Coast Ave, Mountain View, CA 94043
5400437	+ Interstate Fleets, PO Box 297, Colmar, PA 18915-0297
5400438	+ J Dog Brands, 1021 Old Cassatt Rd., Berwyn, PA 19312-1152
5400439	LAH Properties, 236 Hales Way, Williamsburg, OH 45176
5400440	+ LCSWMA, 1299 Harrisburg Pike, Lancaster, PA 17603-2515
5400443	+ Mid Penn Bank, Attn: Bankruptcy, 2407 Park Drive, Harrisburg, PA 17110-9303
5400445	+ Ohio Bureau of Workers Compensation, PO Box 89492, Cleveland, OH 44101-6492
5429351	+ On Deck Capital, Inc. assignee of Celtic Bank, 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
5400448	+ PPP Loan, Processing and Dispersement Center, 14925 Kingsport Rd., Fort Worth, TX 76155-2243
5400447	+ Page Hub, 12362 Beach Blvd Ste 27, Stanton, CA 90680-3956
5400449	+ Public Storage, 4030 Mt. Carmel-Tobasco Rd., Suite 115, Cincinnati, OH 45255-3431
5400451	+ Ross Publishing, PO Box 35026, Richmond, VA 23235-0026
5400454	+ Storage Depot, 350 S 7th St, Lemoyne, PA 17043-1779
5400457	+ York City Solid Waste Facility, 2700 Black Bridge Rd., York, PA 17406-7901

TOTAL: 28

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: Q3G.COM	Dec 03 2024 23:36:00	Quantum3 Group LLC, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
5426541	+ EDI: AISACG.COM	Dec 03 2024 23:36:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

5429335	+ EDI: AISACG.COM	Dec 03 2024 23:36:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5400417	+ EDI: GMACFS.COM	Dec 03 2024 23:36:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5420309	Email/PDF: bncnotices@becket-lee.com	Dec 03 2024 18:52:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5400418	+ Email/PDF: bncnotices@becket-lee.com	Dec 03 2024 18:52:07	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5400420	+ EDI: BANKAMER	Dec 03 2024 23:36:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5419831	+ EDI: BANKAMER2	Dec 03 2024 23:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5400424	+ Email/Text: jpaige@cfgms.com	Dec 03 2024 18:38:00	CFG Merchant Solutions, 180 Maiden Lane, Floor 15, New York, NY 10038-5150
5414613	EDI: CITICORP	Dec 03 2024 23:36:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5400426	+ EDI: CITICORP	Dec 03 2024 23:36:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5400459	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 03 2024 18:38:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5400430	+ EDI: DISCOVERPL	Dec 03 2024 23:36:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
5426029	+ EDI: DISCOVERPL	Dec 03 2024 23:36:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5429802	Email/Text: Bankruptcy@Freedommortgage.com	Dec 03 2024 18:38:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5400436	+ Email/Text: bankruptcy@huntington.com	Dec 03 2024 18:38:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
5400460	EDI: IRS.COM	Dec 03 2024 23:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5400425	EDI: JPMORGANCHASE	Dec 03 2024 23:36:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850
5423257	+ Email/Text: RASEBN@raslg.com	Dec 03 2024 18:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5400441	Email/Text: LibertySOP@cscglobal.com	Dec 03 2024 18:38:00	Liberty Mutual Insurance Company, PO Box 958416, Lake Mary, FL 32795-9959
5438981	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2024 18:52:07	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5438982	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2024 18:52:01	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
5400442	+ Email/Text: unger@members1st.org	Dec 03 2024 18:38:00	Members 1st Fcu, Attn: Bankruptcy Dept, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5400444	+ Email/Text: risk_oh@ncb.coop	Dec 03 2024 18:38:00	National Cooperative B, 139 S High St, Hillsboro, OH 45133-1442
5400446	+ Email/Text: bankruptcy@ondeck.com	Dec 03 2024 18:38:00	OnDeck Capital, Inc., 1400 Broadway, New York,

5400463	EDI: PENNDEPTREV	Dec 03 2024 23:36:00	NY 10018-5300 PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5400463	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2024 18:38:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5400461	Email/Text: fesbank@attorneygeneral.gov	Dec 03 2024 18:38:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5455989	EDI: Q3G.COM	Dec 03 2024 23:36:00	Quantum3 Group LLC as agent for, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
5455990	+ EDI: Q3G.COM	Dec 03 2024 23:36:00	Quantum3 Group LLC as agent for, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, JHPDE SPV II, LLC 98083-0788
5400452	+ Email/Text: JACQUELINE.WESSELMAN@RUMPKE.COM	Dec 03 2024 18:38:00	RUMPKE, PO Box 538710, Cincinnati, OH 45253-8710
5428532	+ Email/PDF: SoFiBKNotifications@resurgent.com	Dec 03 2024 18:52:00	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
5400453	+ Email/PDF: SoFiBKNotifications@resurgent.com	Dec 03 2024 18:41:54	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
5419262	+ Email/Text: bankruptcy@huntington.com	Dec 03 2024 18:38:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
5400462	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Dec 03 2024 18:38:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5426479	EDI: USBANKARS.COM	Dec 03 2024 23:36:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5429323	^ MEBN	Dec 03 2024 18:37:48	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5524270	+ Email/Text: EBN@edfinancial.com	Dec 03 2024 18:38:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5400455	+ EDI: USAA.COM	Dec 03 2024 23:36:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
5400464	^ MEBN	Dec 03 2024 18:37:29	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5400458	+ Email/Text: bkfilings@zwickerpc.com	Dec 03 2024 18:38:00	Zwicker & Associates,, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5400456		Usaa Savings Bank
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5426542	*+	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5400429	##+	Decision HR, 11101 Roosevelt Blvd. N., Saint Petersburg, FL 33716-2334

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2024 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
Christopher J Leavell	on behalf of Creditor CubeSmart L.P. cleavell@klehr.com, lclark@klehr.com;nharrison@klehr.com
Denise E. Carlon	on behalf of Creditor Huntington National Bank bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Shawn C. Stroop jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 2 Amy R. Stroop jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Milos Gvozdenovic	on behalf of Creditor National Cooperative Bank mgvozdenovic@weltman.com pitecf@weltman.com
Ryan Starks	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

<b>Information to identify the case:</b>		
Debtor 1	<u>Shawn C. Stroop</u>	
	First Name	Middle Name      Last Name
Debtor 2 (Spouse, if filing)	<u>Amy R. Stroop</u>	
	First Name	Middle Name      Last Name
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: <u>1:21-bk-00708-HWV</u>		
	Social Security number or ITIN	xxx-xx-9095
	EIN	—-—-—-—-
	Social Security number or ITIN	xxx-xx-7258
	EIN	—-—-—-—-

## **Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn C. Stroop

Amy R. Stroop

**By the  
court:**

12/3/24

Henry W. von Eck

Henry W. Van Eck, Chief Bankruptcy  
Judge

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
  - ◆ debts for most student loans;
  - ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**